

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: **Matthew Richard Macdonough**  
**Erin Beth Macdonough**

Debtor(s)

Case No.: 22-10254-pmm  
Chapter 13

**Chapter 13 Plan**

☐ Original

☒ **Third** Amended

Date: **January 3, 2023**

**THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE**

**YOUR RIGHTS WILL BE AFFECTED**

You should have received from the court a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. **ANYONE WHO WISHES TO OPPOSE ANY PROVISION OF THIS PLAN MUST FILE A WRITTEN OBJECTION** in accordance with Bankruptcy Rule 3015 and Local Rule 3015-4. **This Plan may be confirmed and become binding, unless a written objection is filed.**

**IN ORDER TO RECEIVE A DISTRIBUTION UNDER THE PLAN, YOU  
MUST FILE A PROOF OF CLAIM BY THE DEADLINE STATED IN THE  
NOTICE OF MEETING OF CREDITORS.**

**Part 1: Bankruptcy Rule 3015.1(c) Disclosures**

- ☐ Plan contains non-standard or additional provisions – see Part 9
- ☐ Plan limits the amount of secured claim(s) based on value of collateral – see Part 4
- ☐ Plan avoids a security interest or lien – see Part 4 and/or Part 9

**Part 2: Plan Payment, Length and Distribution – PARTS 2(c) & 2(e) MUST BE COMPLETED IN EVERY CASE**

**§ 2(a) Plan payments (For Initial and Amended Plans):**

**Total Length of Plan: 60 months.**

**Total Base Amount** to be paid to the Chapter 13 Trustee (“Trustee”) **\$55,605.00**

Debtor shall pay the Trustee **\$926.75** per month for 60 months; and then

Debtor shall pay the Trustee \$\_\_\_\_\_ per month for the remaining \_\_\_\_\_ months.

**OR**

Debtor shall have already paid the Trustee \$\_\_\_\_\_ through month number \_\_\_\_\_ and then shall pay the Trustee \$\_\_\_\_\_ per month for the remaining \_\_\_\_\_ months.

☐ Other changes in the scheduled plan payment are set forth in § 2(d)

**§ 2(b)** Debtor shall make plan payments to the Trustee from the following sources in addition to future wages (Describe source, amount and date when funds are available, if known):

**§ 2(c) Alternative treatment of secured claims:**

Debtor	<b>Matthew Richard Macdonough</b> <b>Erin Beth Macdonough</b>	Case number	<b>22-10254-pmm</b>
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☒ **None.** If “None” is checked, the rest of § 2(c) need not be completed.

☐ **Sale of real property**

See § 7(c) below for detailed description

☐ **Loan modification with respect to mortgage encumbering property:**

See § 4(f) below for detailed description

**§ 2(d) Other information that may be important relating to the payment and length of Plan:**

**§ 2(e) Estimated Distribution**

A.	Total Priority Claims (Part 3)		
	1. Unpaid attorney’s fees	\$	<b>1,500.00</b>
	2. Unpaid attorney’s cost	\$	<b>0.00</b>
	3. Other priority claims (e.g., priority taxes)	\$	<b>0.00</b>
B.	Total distribution to cure defaults (§ 4(b))	\$	<b>2,322.50</b>
C.	Total distribution on secured claims (§§ 4(c) &(d))	\$	<b>0.00</b>
D.	Total distribution on general unsecured claims (Part 5)	\$	<b>46,221.70</b>
	Subtotal	\$	<b>50,044.20</b>
E.	Estimated Trustee’s Commission	\$	<b>5,560.80</b>
F.	Base Amount	\$	<b>55,605.00</b>

**§2 (f) Allowance of Compensation Pursuant to L.B.R. 2016-3(a)(2)**

☐ By checking this box, Debtor’s counsel certifies that the information contained in Counsel’s Disclosure of Compensation [Form B2030] is accurate, qualifies counsel to receive compensation pursuant to L.B.R. 2016-3(a)(2), and requests this Court approve counsel’s compensation in the total amount of \$\_\_\_\_ with the Trustee distributing to counsel the amount stated in §2(e)A.1. of the Plan. Confirmation of the plan shall constitute allowance of the requested compensation.

**Part 3: Priority Claims**

**§ 3(a) Except as provided in § 3(b) below, all allowed priority claims will be paid in full unless the creditor agrees otherwise:**

Creditor	Claim Number	Type of Priority	Amount to be Paid by Trustee
<b>Peter J. Mulcahy</b>		<b>Attorney Fee</b>	<b>\$ 1,500.00</b>

**§ 3(b) Domestic Support obligations assigned or owed to a governmental unit and paid less than full amount.**

☒ **None.** If “None” is checked, the rest of § 3(b) need not be completed.

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim. *This plan provision requires that payments in § 2(a) be for a term of 60 months; see 11 U.S.C. § 1322(a)(4).*

Name of Creditor	Claim Number	Amount to be Paid by Trustee

Debtor **Matthew Richard Macdonough**  
**Erin Beth Macdonough**

Case number

**22-10254-pmm**

**Part 4: Secured Claims**

**§ 4(a) ) Secured Claims Receiving No Distribution from the Trustee:**

☐ **None.** If “None” is checked, the rest of § 4(a) need not be completed.

Creditor	Claim Number	Secured Property
<input checked="" type="checkbox"/> If checked, the creditor(s) listed below will receive no distribution from the trustee and the parties’ rights will be governed by agreement of the parties and applicable nonbankruptcy law. <b>Carvana, LLC</b>	<b>POC 2</b>	<b>2014 Audi A4 52,000 miles Encumbered</b>
<input checked="" type="checkbox"/> If checked, the creditor(s) listed below will receive no distribution from the trustee and the parties’ rights will be governed by agreement of the parties and applicable nonbankruptcy law. <b>Freedom CU</b>		<b>2018 Dodge Ram-2500 56,000 miles Encumbered</b>
<input checked="" type="checkbox"/> If checked, the creditor(s) listed below will receive no distribution from the trustee and the parties’ rights will be governed by agreement of the parties and applicable nonbankruptcy law. <b>Merrick Bank</b>		<b>2018 Grand Design 38 Travel trailer</b>

**§ 4(b) Curing default and maintaining payments**

☐ **None.** If “None” is checked, the rest of § 4(b) need not be completed.

The Trustee shall distribute an amount sufficient to pay allowed claims for prepetition arrearages; and, Debtor shall pay directly to creditor monthly obligations falling due after the bankruptcy filing in accordance with the parties' contract.

Creditor	Claim Number	Description of Secured Property and Address, if real property	Amount to be Paid by Trustee
<b>Quicken Loans</b>	<b>POC 4</b>	<b>20 Sheep Hill Rd. Fleetwood, PA 19522 Berks County Residence</b>	<b>\$2,322.50</b>

**§ 4(c) Allowed Secured Claims to be paid in full: based on proof of claim or pre-confirmation determination of the amount, extent or validity of the claim**

☒ **None.** If “None” is checked, the rest of § 4(c) need not be completed.

(1) Allowed secured claims listed below shall be paid in full and their liens retained until completion of payments under the plan.

(2) If necessary, a motion, objection and/or adversary proceeding, as appropriate, will be filed to determine the amount, extent or validity of the allowed secured claim and the court will make its determination prior to the confirmation hearing.

(3) Any amounts determined to be allowed unsecured claims will be treated either: (A) as a general unsecured claim under Part 5 of the Plan or (B) as a priority claim under Part 3, as determined by the court.

(4) In addition to payment of the allowed secured claim, “present value” interest pursuant to 11 U.S.C. § 1325(a) (5) (B) (ii) will be paid at the rate and in the amount listed below. *If the claimant included a different interest rate or amount for “present value” interest in its proof of claim or otherwise disputes the amount provided for “present value” interest, the claimant must file an objection to confirmation.*

(5) Upon completion of the Plan, payments made under this section satisfy the allowed secured claim and release the corresponding lien.

Name of Creditor	Claim Number	Description of Secured Property	Allowed Secured Claim	Present Value Interest Rate	Dollar Amount of Present Value Interest	Amount to be Paid by Trustee

Debtor

**Matthew Richard Macdonough**  
**Erin Beth Macdonough**

Case number

**22-10254-pmm**

**§ 4(d) Allowed secured claims to be paid in full that are excluded from 11 U.S.C. § 506**

☒ **None.** If “None” is checked, the rest of § 4(d) need not be completed.

The claims below were either (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or (2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

(1) The allowed secured claims listed below shall be paid in full and their liens retained until completion of payments under the plan.

(2) In addition to payment of the allowed secured claim, “present value” interest pursuant to 11 U.S.C. § 1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below. If the claimant included a different interest rate or amount for “present value” interest in its proof of claim, the court will determine the present value interest rate and amount at the confirmation hearing.

Name of Creditor	Claim Number	Description of Secured Property	Allowed Secured Claim	Present Value Interest Rate	Dollar Amount of Present Value Interest	Amount to be Paid by Trustee
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**§ 4(e) Surrender**

☒ **None.** If “None” is checked, the rest of § 4(e) need not be completed.

- ☐ (1) Debtor elects to surrender the secured property listed below that secures the creditor’s claim.  
(2) The automatic stay under 11 U.S.C. § 362(a) and 1301(a) with respect to the secured property terminates upon confirmation of the Plan.  
(3) The Trustee shall make no payments to the creditors listed below on their secured claims.

Creditor	Claim Number	Secured Property

**§ 4(f) Loan Modification**

☒ **None.** If “None” is checked, the rest of § 4(f) need not be completed.

(1) Debtor shall pursue a loan modification directly with \_\_\_\_\_ or its successor in interest or its current servicer (“Mortgage Lender”), in an effort to bring the loan current and resolve the secured arrearage claim.

(2) During the modification application process, Debtor shall make adequate protection payments directly to Mortgage Lender in the amount of \_\_\_\_\_ per month, which represents \_\_\_\_\_ (*describe basis of adequate protection payment*). Debtor shall remit the adequate protection payments directly to the Mortgage Lender.

(3) If the modification is not approved by \_\_\_\_\_ (date), Debtor shall either (A) file an amended Plan to otherwise provide for the allowed claim of the Mortgage Lender; or (B) Mortgage Lender may seek relief from the automatic stay with regard to the collateral and Debtor will not oppose it.

**Part 5: General Unsecured Claims**

**§ 5(a) Separately classified allowed unsecured non-priority claims**

☒ **None.** If “None” is checked, the rest of § 5(a) need not be completed.

Creditor	Claim Number	Basis for Separate Clarification	Treatment	Amount to be Paid by Trustee

**§ 5(b) Timely filed unsecured non-priority claims**

(1) Liquidation Test (*check one box*)

☐ All Debtor(s) property is claimed as exempt.

Debtor

**Matthew Richard Macdonough**  
**Erin Beth Macdonough**

Case number

☒ Debtor(s) has non-exempt property valued at \$~~43,150.15~~ for purposes of § 1325(a)(4) and plan provides for distribution of \$~~46,221.70~~ to allowed priority and unsecured general creditors.

(2) Funding: § 5(b) claims to be paid as follows (*check one box*):

☒ Pro rata

☐ 100%

☐ Other (Describe)

#### Part 6: Executory Contracts & Unexpired Leases

☒ **None.** If “None” is checked, the rest of § 6 need not be completed.

Creditor	Claim Number	Nature of Contract or Lease	Treatment by Debtor Pursuant to §365(b)

#### Part 7: Other Provisions

##### § 7(a) General Principles Applicable to The Plan

(1) Vesting of Property of the Estate (*check one box*)

☒ Upon confirmation

☐ Upon discharge

(2) Subject to Bankruptcy Rule 3012 and 11 U.S.C. §1322(a)(4), the amount of a creditor’s claim listed in its proof of claim controls over any contrary amounts listed in Parts 3, 4 or 5 of the Plan.

(3) Post-petition contractual payments under § 1322(b)(5) and adequate protection payments under § 1326(a)(1)(B), (C) shall be disbursed to the creditors by the debtor directly. All other disbursements to creditors shall be made to the Trustee.

(4) If Debtor is successful in obtaining a recovery in personal injury or other litigation in which Debtor is the plaintiff, before the completion of plan payments, any such recovery in excess of any applicable exemption will be paid to the Trustee as a special Plan payment to the extent necessary to pay priority and general unsecured creditors, or as agreed by the Debtor or the Trustee and approved by the court..

##### § 7(b) Affirmative duties on holders of claims secured by a security interest in debtor’s principal residence

(1) Apply the payments received from the Trustee on the pre-petition arrearage, if any, only to such arrearage.

(2) Apply the post-petition monthly mortgage payments made by the Debtor to the post-petition mortgage obligations as provided for by the terms of the underlying mortgage note.

(3) Treat the pre-petition arrearage as contractually current upon confirmation for the Plan for the sole purpose of precluding the imposition of late payment charges or other default-related fees and services based on the pre-petition default or default(s). Late charges may be assessed on post-petition payments as provided by the terms of the mortgage and note.

(4) If a secured creditor with a security interest in the Debtor’s property sent regular statements to the Debtor pre-petition, and the Debtor provides for payments of that claim directly to the creditor in the Plan, the holder of the claims shall resume sending customary monthly statements.

(5) If a secured creditor with a security interest in the Debtor’s property provided the Debtor with coupon books for payments prior to the filing of the petition, upon request, the creditor shall forward post-petition coupon book(s) to the Debtor after this case has been filed.

(6) Debtor waives any violation of stay claim arising from the sending of statements and coupon books as set forth above.

##### § 7(c) Sale of Real Property

Debtor

**Matthew Richard Macdonough**  
**Erin Beth Macdonough**

Case number

**22-10254-pmm**

☒ **None.** If “None” is checked, the rest of § 7(c) need not be completed.

(1) Closing for the sale of \_\_\_\_\_ (the “Real Property”) shall be completed within \_\_\_\_\_ months of the commencement of this bankruptcy case (the “Sale Deadline”). Unless otherwise agreed, each secured creditor will be paid the full amount of their secured claims as reflected in § 4.b (1) of the Plan at the closing (“Closing Date”).

(2) The Real Property will be marketed for sale in the following manner and on the following terms:

(3) Confirmation of this Plan shall constitute an order authorizing the Debtor to pay at settlement all customary closing expenses and all liens and encumbrances, including all § 4(b) claims, as may be necessary to convey good and marketable title to the purchaser. However, nothing in this Plan shall preclude the Debtor from seeking court approval of the sale pursuant to 11 U.S.C. §363, either prior to or after confirmation of the Plan, if, in the Debtor’s judgment, such approval is necessary or in order to convey insurable title or is otherwise reasonably necessary under the circumstances to implement this Plan.

(4) At the Closing, it is estimated that the amount of no less than \$\_\_\_\_\_ shall be made payable to the Trustee.

(5) Debtor shall provide the Trustee with a copy of the closing settlement sheet within 24 hours of the Closing Date.

(6) In the event that a sale of the Real Property has not been consummated by the expiration of the Sale Deadline::

#### Part 8: Order of Distribution

**The order of distribution of Plan payments will be as follows:**

**Level 1:** Trustee Commissions\*

**Level 2:** Domestic Support Obligations

**Level 3:** Adequate Protection Payments

**Level 4:** Debtor’s attorney’s fees

**Level 5:** Priority claims, pro rata

**Level 6:** Secured claims, pro rata

**Level 7:** Specially classified unsecured claims

**Level 8:** General unsecured claims

**Level 9:** Untimely filed general unsecured non-priority claims to which debtor has not objected

*\*Percentage fees payable to the standing trustee will be paid at the rate fixed by the United States Trustee not to exceed ten (10) percent.*

#### Part 9: Nonstandard or Additional Plan Provisions

Under Bankruptcy Rule 3015.1(e), Plan provisions set forth below in Part 9 are effective only if the applicable box in Part 1 of this Plan is checked. Nonstandard or additional plan provisions placed elsewhere in the Plan are void.

☒ **None.** If “None” is checked, the rest of Part 9 need not be completed.

#### Part 10: Signatures

By signing below, attorney for Debtor(s) or unrepresented Debtor(s) certifies that this Plan contains no nonstandard or additional provisions other than those in Part 9 of the Plan, and that the Debtor(s) are aware of, and consent to the terms of this Plan.

Date: **January 3, 2023**

**/s/ Peter J. Mulcahy**

**Peter J. Mulcahy**

Attorney for Debtor(s)

Debtor	<b>Matthew Richard Macdonough</b> <b>Erin Beth Macdonough</b>	Case number	<b>22-10254-pmm</b>
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If Debtor(s) are unrepresented, they must sign below.

Date: **January 3, 2023**

**/s/ Matthew Richard Macdonough**  
**Matthew Richard Macdonough**  
Debtor

Date: **January 3, 2023**

**/s/ Erin Beth Macdonough**  
**Erin Beth Macdonough**  
Joint Debtor

**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re Matthew Richard Macdonough  
Erin Beth Macdonough

Debtor(s)

Case No. 22-10254-pmm  
Chapter 13

**CERTIFICATE OF SERVICE**

I hereby certify that on January 3, 2023, a copy of Amended Chapter 13 Plan was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

Via CM/ECF:

EDEN R. BUCHER  
ebucher@barley.com

MICHAEL PATRICK FARRINGTON  
mfarrington@kmlawgroup.com

BRIAN CRAIG NICHOLAS  
bnicholas@kmlawgroup.com

Synchrony Bank  
claims@recoverycorp.com

REBECCA ANN SOLARZ  
bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

United States Trustee  
USTPRegion03.PH.ECF@usdoj.gov

SCOTT F. WATERMAN (Chapter 13)  
ECFMail@ReadingCh13.com

Via First-Class Mail:

\*See attached mailing list\*

/s/ Peter J. Mulcahy

Peter J. Mulcahy  
Recovery Law Group, APC  
12 Penns Trail  
Newtown, PA 18940  
267-980-6858  
pmulcahy@recoverylawgroup.com



Label Matrix for local noticing  
0313-4  
Case 22-10254-pmm  
Eastern District of Pennsylvania  
Reading  
Tue Jan 3 10:52:35 EST 2023

Riverfront Federal Credit Union  
c/o Eden R. Bucher, Esquire  
Barley Snyder  
2755 Century Boulevard  
Wyomissing, PA 19610-3346

Synchrony Bank  
c/o PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

United States Trustee  
Office of United States Trustee  
Robert N.C. Nix Federal Building  
900 Market Street  
Suite 320  
Philadelphia, PA 19107-4202

Reading  
United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601-4038

AT&T  
c/o Business Bankruptcy  
PO Box 769  
Arlington, TX 76004-0769

Affirm, Inc.  
Attn: Bankruptcy  
PO Box 720  
San Francisco, CA 94104-0720

Berks County Court of Common Pleas  
633 Court St.  
Case No. 21-11453  
Reading, PA 19601-4302

Bridge Crest  
P.O. Box 53087  
Phoenix, AZ 85072-3087

Capital One  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130-0285

Capital One Bank (USA), N.A.  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118-7901

Capital One Bank (USA), N.A.  
by American InfoSource as agent  
PO Box 71083  
Charlotte NC 28272-1083

Carvana, LLC  
PO Box 29018  
Phoenix, AZ 85038-9018

Citibank/Best Buy  
Citicorp Credit Svcs/Centralized Bk dept  
PO Box 790034  
St Louis, MO 63179-0034

Discover Bank  
Discover Product Inc  
PO BOX 3025  
New Albany, OH 43054-3025

Discover Financial  
Attn: Bankruptcy  
PO Box 3025  
New Albany, OH 43054-3025

Eden R. Bucher, Esq.  
2755 Century Blvd.  
Case No. 21-11453  
Wyomissing, PA 19610-3346

Freedom CU  
Attn: Bankruptcy  
626 Jacksonville Road, Suite 250  
Warminster, PA 18974-4862

Internal Revenue Service  
PO Box 211126  
Philadelphia, PA 19114

LVNV Funding, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

LendingClub  
Attn: Bankruptcy  
595 Market St, Ste 200  
San Francisco, CA 94105-2807

LendingClub Bank, NA  
P.O. BOX 884268  
Los Angeles, CA 90088-4268

Mariner Finance, LLC  
8211 Town Center Drive  
Nottingham, MD 21236-5904

Mariner Finance, LLC  
Attn: Bankruptcy  
8211 Town Center Drive  
Nottingham, MD 21236-5904

Merrick Bank  
Attn: Bankruptcy  
PO Box 5000  
Draper, UT 84020-5000

Penn State Health  
500 University Drive  
Hershey, PA 17033-2391

Penn State Health  
PO Box 448  
East Petersburg, PA 17520-0448

Pennsylvania Specialty Pathology  
PO Box 7106  
Lancaster, PA 17604-7106

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Quicken Loans  
Attn: Bankruptcy  
1050 Woodward Avenue  
Detroit, MI 48226-3573

Reading Dermatology  
3317 Penn Avnue  
Reading, PA 19609-1436

Reading Dermatology Inc  
541 W. Penn Avenue  
PO Box 177  
Robesonia, PA 19551-0177

Riverfront Fed Cr Un  
430 S 4th St  
Case No. 21-11453  
Reading, PA 19602-2630

(p)RIVERFRONT FCU  
2609 KEISER BLVD  
WYOMISSING PA 19610-3338

Rocket Mortgage, LLC f/k/a Quicken Loans, LL  
f/k/a Quicken Loans Inc.  
c/o Rebecca Solarz, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106-1541

Rocket Mortgage, LLC f/k/a Quicken Loans, LL  
C/O KML Law Group  
701 Market Street Suite 5000  
Philadelphia, PA. 19106-1541

Rocket Mortgage, LLC f/k/a Quicken Loans, at  
635 Woodward Avenue  
Detroit MI 48226-3408

Synchrony Bank  
c/o of PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

U.S. Department of Housing and Urban Develop  
The Wanamaker Building, 11th Floor 100 P  
Philadelphia, PA 19107

Erin Beth Macdonough  
20 Sheep Hill Road  
Fleetwood, PA 19522-9600

Matthew Richard Macdonough  
20 Sheep Hill Road  
Fleetwood, PA 19522-9600

PETER J. MULCAHY  
Recovery Law Group  
12 Penns Trail  
Newtown, PA 18940-1892

SCOTT F. WATERMAN Chapter 13  
Chapter 13 Trustee  
2901 St. Lawrence Ave.  
Suite 100  
Reading, PA 19606-2265

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Portfolio Recovery Associates, LLC  
POB 41067  
Norfolk VA 23541

Riverfront Federal Credit Union  
2609 Keiser Boulevard  
Wyomissing, PA 19610

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Rocket Mortgage, LLC f/k/a Quicken Loans,

(d)LendingClub Bank, NA  
P.O. BOX 884268  
Los Angeles,, CA 90088-4268

(d)Riverfront Federal Credit Union  
c/o Eden R. Bucher, Esquire  
Barley Snyder, LLP  
2755 Century Boulevard  
Wyomissing, PA 19610-3346

(d)Synchrony Bank  
c/o PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

End of Label Matrix  
Mailable recipients 42  
Bypassed recipients 4  
Total 46